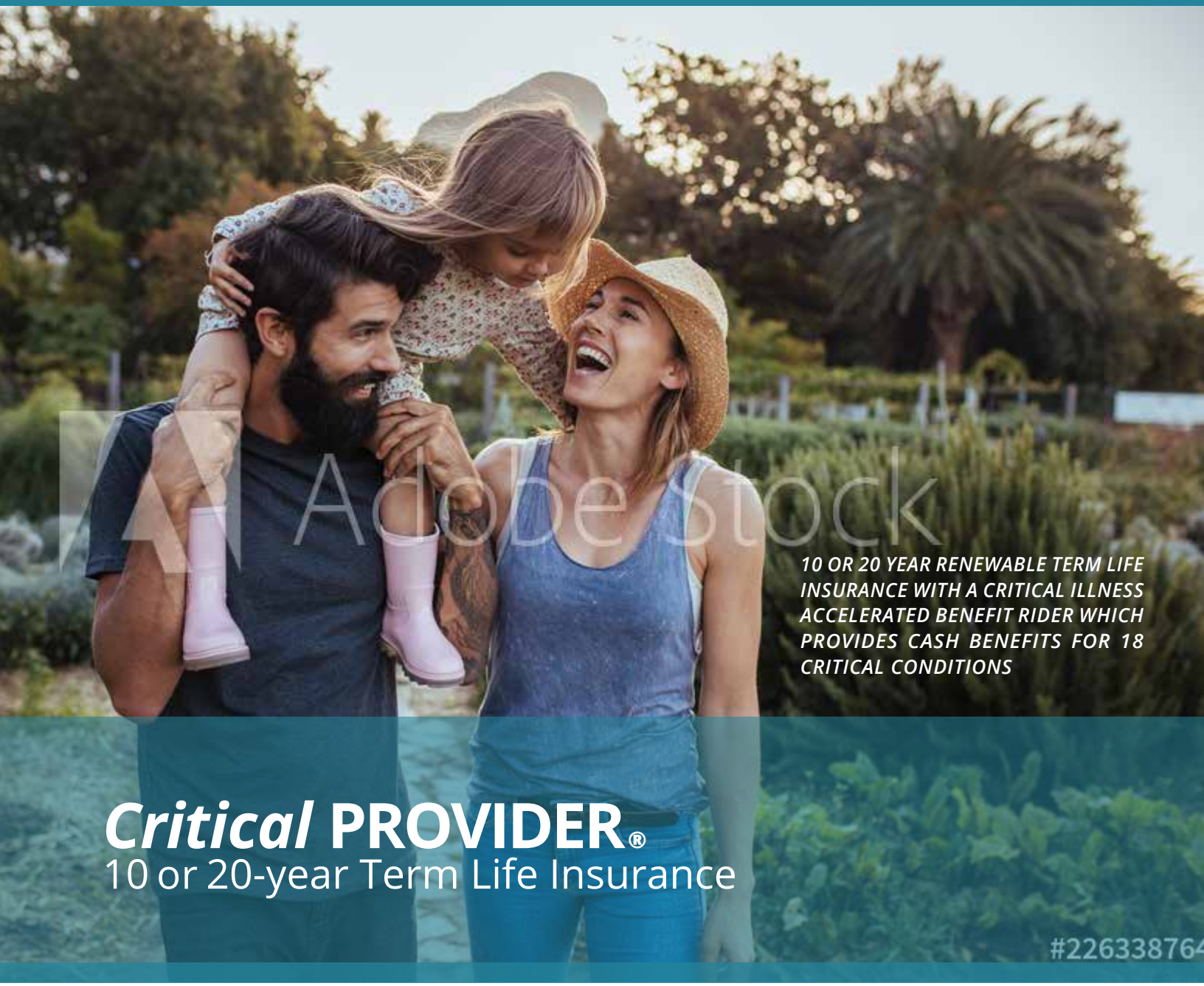
GTL | GUARANTEE TRUST LIFE

CRITICAL PROVIDER 10 OR 20-YEAR TERM LIFE INSURANCE



10 OR 20 YEAR RENEWABLE TERM LIFE INSURANCE WITH A CRITICAL ILLNESS ACCELERATED BENEFIT RIDER WHICH PROVIDES CASH BENEFITS FOR 18 CRITICAL CONDITIONS

Critical PROVIDER®
10 or 20-year Term Life Insurance

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADL4-10

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800.338.7452

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WHY CRITICAL PROVIDER COVERAGE?

Guarantee Trust Life (GTL's) Critical Provider offers you the option of a 10 or 20 year level, renewable and convertible term life insurance policy with a critical illness accelerated benefit rider. As a policyholder, this means your coverage will pay a death benefit upon your death, or a living benefit upon diagnosis of a covered condition while your policy remains in force.



Whichever portion of the policy you use, whether the term life or critical illness accelerated benefit rider, you and your family can have confidence in the protection your policy provides at a critical time.

Today due to early detection, prevention, and advancements in medical treatments, the odds of surviving a life-altering disease or event are better than ever. But for many people, surviving such an illness could bring financial or emotional hardship. Whatever the cause may be, many times the financial consequences of living with a devastating loss or illness can place a heavy burden on your everyday routine.

No one likes to think about how these events would affect their immediate future, but the likelihood of these major lifestyle changes is real.

GTL's Critical Provider policy can help.

PRODUCT DETAILS

ISSUE AGES: 0 – 60 years (age at last birthday).

AGES 0-19: Benefit limited to $5,000 or $10,000. Renewable to age 70 and convertible to age 65.

INSURANCE AMOUNTS:

- Minimum face amount is $10,000 or $20 monthly premium ($240 annual), whichever is higher (except for ages 0-19).
- Maximum face amount is $100,000.

POLICY FEE: $75 annual policy fee (except for ages 0-19).

LIMITED COVERAGE AVAILABLE: Select this option and the policy will provide coverage equal to one half (50%) of the covered conditions.

UNDERWRITING:

- This product has a simplified issue, yes/no application.
- When an application is received in the home office, a Medical Information Bureau (MIB) search will be run.
- Coverage is issued on a non-medical basis.



RIDERS

ACCIDENTAL DEATH BENEFIT

If the Accidental Death Benefit Rider is purchased, it will provide an additional death benefit in the event of accidental death. The accidental death benefit amount will equal the face amount of the policy. **ISSUE AGES:** 20-60 years

WAIVER OF PREMIUM

If the Waiver of Premium Rider is purchased, the plan will waive all of your premiums if you are continually, totally disabled for at least 90 days, until the policy monthly anniversary falls on or directly follows your 60th birthday or through the end of the base policy while the rider is in force. **ISSUE AGES:** 20-59 years

CRITICAL ILLNESS ACCELERATED BENEFIT (INCLUDED)

This rider is included as part of your term life insurance policy. *See page 5 for more details.*

Term plans and riders are subject to state availability.

Critical Provider is a level, renewable and convertible 10 or 20 year term life insurance policy with a critical illness accelerated benefit rider.

EXPERIENCE YOU CAN TRUST

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.

EXAMPLE OF HOW YOU COULD USE YOUR LIVING BENEFIT

Gary and Dawn had just taken out a mortgage to begin building their dream home, their daughter started high school, and their twin boys entered the fifth grade when Dawn's doctor diagnosed her with breast cancer. Dawn's prognosis was good, but she faced a lengthy treatment and recovery process that would keep her out of work for an extended period of time.

Fortunately, with the GTL Critical Provider policy they had purchased, Gary and Dawn received a $100,000 lump sum payment equal to 100% of the face amount of her term life policy. With this benefit, they were able to cover her medical expenses while also continuing to make their mortgage payments during her recovery.

The people and events depicted in this description are fictional and do not represent actual cases.

USES FOR THE LIVING BENEFIT

The benefit from your policy will be paid directly to you and can be used to help cover both direct and indirect costs.

DIRECT COSTS

- Major medical co-payments and deductibles
- Out-of-network charges on PPO plans
- Alternative treatment options
- Experimental treatments and surgeries

INDIRECT COSTS

- Household bills and car payments
- Travel expenses for care/treatment
- Lost income and extra time off work
- Recuperative vacation



GTL's Critical Provider policy will accelerate a direct percentage of your term life insurance policy benefits for the covered conditions listed below. After a living benefit for a condition has been paid, the amount of the term life death benefit then available is reduced to the remaining face amount, if any, of your policy.

CONDITIONS	FULL BENEFIT OPTION	LIMITED BENEFIT OPTION
Cancer	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Coronary Bypass Surgery	100%	50%
Kidney Failure	100%	50%
Major Organ Transplant	100%	50%
Coma	100%	50%
Paralysis	100%	50%
Blindness	100%	50%
Terminal Illness	75%	37.5%
Nursing Home Confinement	75%	37.5%
Benign Brain Tumor	25%	12.5%
Alzheimer's Disease	25%	12.5%
HIV Infection From Blood Transfusion	25%	12.5%
Parkinson's Disease	25%	12.5%
Aorta Graft Surgery	25%	12.5%
Heart Valve Replacement or Repair	25%	12.5%
Coronary Angioplasty	10%	5%

All above conditions are payable one time only and may vary by state.

Benefits payable are subject to the terms, conditions, definitions and limitations as stated in the policy and benefit rider(s). Accelerated benefits are payable after a 30 day waiting period. 100% Death Benefit is payable if no other benefit listed has been paid.

PRODUCT EXCLUSIONS

THE FOLLOWING EXCLUSIONS APPLY TO THE BASE POLICY AND ALL RIDERS:

If the insured, whether sane or insane, dies by suicide while covered under the policy and riders, within two years (1 year in CO) from the policy date, our liability will be limited to a refund of the amount equal to the premiums paid for the policy and riders.

THE WAIVER OF PREMIUM RIDER BENEFIT WILL NOT WAIVE ANY PREMIUM IF THE INSURED'S TOTAL DISABILITY:

1. Results directly from an act of war while the Insured is serving in the military, naval or air forces, or reserve branch of civilian non combatant units serving with such forces of any country at war, declared or undeclared; or
2. results from intentionally self-inflicted injury while sane or insane; or
3. begins after the Policy Anniversary that falls on, or next follows, the Insured's 60th birthday; or
4. results from the permanent and total loss of the sight of both eyes, the use of both hands or feet, or the use of one hand and one foot if such loss is due to an injury occurring, or a sickness commencing, before the issue date of the rider.

THE ACCIDENTAL DEATH BENEFIT RIDER WILL NOT COVER DEATH RESULTING FROM:

1. The insured intentionally taking his/her own life or intentionally self-inflicted injury; or
2. travel in any aircraft except as a fare-paying passenger on a regular scheduled commercial flight; or
3. being legally intoxicated as determined by law; or
4. voluntary taking of poisons, except accidental food poisoning; or
5. voluntary taking of drugs, except if prescribed by a doctor; or
6. intentionally inhalation of gas or fumes; or committing or attempting to commit a felony; or
7. war or any act of war declared or undeclared, or service in the military, naval, or air forces.

THE CRITICAL ILLNESS RIDER WILL NOT BE PAYABLE IF THE LOSS RESULTS FROM:

1. Intentionally self-inflicted injury, while sane or insane (In MO, while sane; in SC, suicide, sane or insane, attempted suicide or intentionally self-inflicted injury); or
2. alcohol or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Doctor) (In SC, alcohol, or drug addiction); or
3. committing or attempting to commit a felony (In SC, participating in a felony); or
4. war (declared or undeclared) or any act of war, or service in any armed forces (In OK, any war or any act of war, declared or undeclared, while serving in the military forces or any auxiliary unit attached thereto); or
5. engaging in an illegal occupation (Except in SC); or
6. participating in a riot or insurrection.
7. Injury sustained while taking part in any of the following activities:*
   - (a) Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are noncontact and undertaken solely for the leisure, recreational, entertainment or fitness purposes;
   - (b) mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher;
   - (c) aviation, except when traveling solely as a passenger in commercial aircraft;
   - (d) hang gliding, sky diving, parachuting, or bungee jumping;
   - (e) snow skiing or snowboarding, except for recreational downhill and/or cross country snow skiing or snowboarding (no coverage provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body);
   - (f) racing by any animal or motorized vehicle;
   - (g) spelunking;
   - (h) operating, riding in or upon, mounting or alighting from, any two, three or four wheeled motor/engine driven snowmobile or all terrain vehicle (ATV).

**Exclusion 7 applies only to the Critical Illness conditions of Paralysis, Coma and Blindness.*

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Tax Treatment: The payment of an accelerated benefit may be taxable. *Guarantee Trust Life Insurance Company and their agents are not allowed by law to offer tax or legal advice. You should seek specific advice from your own qualified and duly licensed independent tax or legal advisors.*

Critical Provider®, term life insurance is issued on Form Series 99RTNP, by Guarantee Trust Life Insurance Company. This product, its features and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the policy.